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**ABSTRACT**(73) Assignee: **Mastercard International  
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A method of transferring information with verification from a first party to a second party using suitably programmed computing apparatus is described. Information from a first party private address to a first party public address. This information is then sent from the first party public address to a second party address. The information is also provided for public recordal on a block of a block chain for verification. The first party private address is not communicated to the second party but the first party public address is communicated to the second party. This approach is particularly suitable for transfer of cryptocurrency, as it allows for an effective refund mechanism. Computing apparatus and application software adapted to implement this approach is also described.

